

Certificate Number: 05781-PAM-DE-034228743

Bankruptcy Case Number: 20-00478



05781-PAM-DE-034228743

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 13, 2020, at 9:46 o'clock AM PDT, Kevin Koch completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 13, 2020 By: /s/Allison M GevingName: Allison M GevingTitle: President